## **EXHIBIT D**

(Filed under seal)

Docket No.: 124452-00122

(PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Robert E. Pollin et al.

Application No.: Not Yet Assigned Confirmation No.: Not Yet Assigned

Filed: Concurrently Herewith Art Unit: Not Yet Assigned

For: Processing A Payment, By A Second Computing

System, From A Payer To A Payee Operating A

First Computing System

Examiner: Not Yet Assigned

## **INFORMATION DISCLOSURE STATEMENT (IDS)**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98, the attention of the United States Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of the above-identified application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement accompanies the new patent application submitted herewith.

Copies of the references on the PTO/SB/08 are not provided.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made. In accordance with 37 C.F.R. § 1.97(h), the filing of this Information Disclosure Statement shall not be construed

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to be an admission that the information cited in this Information Disclosure Statement is, or is considered to be, material to the patentability as defined in 37 C.F.R. § 1.56(b).

It is submitted that the Information Disclosure Statement is in compliance with 37 C.F.R. § 1.98, and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any additional fees which may be required with respect to this communication, or credit any overpayment, to Deposit Account No. 23-2185, under Order No. 124452-00122.

Dated: Respectfully submitted,

Electronic signature:/Michael C. Greenbaum/
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